

# Manufactured, Modular, or Mobile?

## *Fast facts on home construction types*



### **Manufactured Home**

Factory-built after 1976 to meet HUD National Building Code. Constructed on a permanent steel frame which also acts as a chassis to transport to site; home rarely moves once placed. Homes can be affixed at site through anchor/tie-down, frost-free piers, concrete slab, or perimeter foundation. Piers are most common foundation type in manufactured home communities.



### **Modular Home**

Factory-built with some on-site assembly and some on-site construction, built to meet prescriptive standards of state and local codes; sometimes built with permanent chassis.



### **Mobile Home**

Refers to homes built before 1976 and not built to a uniform construction code.



### **Site Built Home**

Built piece by piece primarily at the location where it will be inhabited. Also referred to as "stick built."



### **Trailer**

Can be hitched to an automobile and move. Not built to a federal construction standard nor built for permanent residency. Also referred to as campers.

## **Manufactured homes are not mobile.**

The term “mobile home” is a misnomer. Less than 1% of manufactured homes are moved after being installed. Moving them is expensive and impractical. The cost of relocating a manufactured home can run between \$6,000 and \$15,000, an amount equal to five to ten years’ worth of equity for many homeowners. Not only can improperly moving and installing a manufactured home seriously damage a home, but many manufactured home communities do not allow older homes to be brought in.

## **Today’s manufactured homes are well designed and constructed.**

When properly constructed and sited, manufactured housing is of comparable quality to site-built housing. Since the implementation of the 1976 HUD Code, the quality of manufactured housing has improved dramatically. Manufactured housing is constructed of the same materials as site-built housing and has a comparable lifespan. It can be designed in a variety of architectural styles to blend into almost any site-built neighborhood. Furthermore, the manufacturing process allows not only for increased affordability, but also for the efficient use of resources. Construction of a manufactured home generates 30 to 45% less waste than comparable site-built construction.

## **Manufactured homes can appreciate in value.**

According to multiple studies, including one by the Consumers Union, manufactured homes can appreciate in value when properly installed on land with long-term security and maintained like any other home. The most important factors affecting appreciation are land control, financing, and home titling. Under the right circumstances, there is no inherent reason why a home built in a factory cannot appreciate as a comparable site-built home would.

## **Owning a home on rented land is a precarious situation.**

Approximately one-third of owners of manufactured homes do not own the land beneath their homes. Owning a home on someone else’s land leaves families at the mercy of landowners regarding potential rent increases, community rules, infrastructure investment and maintenance, and potential community closure and redevelopment. It means not having control over your home and biggest financial asset.

## **Manufactured housing has a long track record in rural America.**

Manufactured homes can be found in urban and rural areas throughout the country, but the majority of manufactured housing is located in rural America. Rural areas contain less than one quarter of the nation’s housing units, but more than six out of 10 manufactured homes are located in rural areas.

Citations: “Manufactured Housing Top 10 Truths,” *I’M HOME: Innovations in Manufactured Homes*, CFED, October 2011.  
“Manufactured Housing Appreciation: Stereotypes and Data,” *Consumers Union*, April 2003.